



Beginning in October 2013, more than 500,000 Arkansans who are uninsured will have a new way to shop for, compare, and purchase insurance.

### WHY IS A CHANGE NEEDED?

**One in four Arkansas adults does not have health insurance**

Affordable health insurance would help Arkansans get the preventive care, screenings, and treatments they need.



### NEW COVERAGE IS AVAILABLE

**You will have access to healthcare**

All Arkansans will be able to access comprehensive, affordable health coverage.

- If you have existing, affordable insurance – you can keep it.
- If you currently qualify for Medicaid or ARKids First but aren't enrolled, you can enroll.
- If you don't sign up, you might have to pay a penalty.

### HOW MUCH DOES IT COST?

**You may pay a monthly premium for insurance**

The amount you will pay depends on a few things:

- Your income
- The number of people in your family
- Your age
- Where you live
- Whether you use tobacco

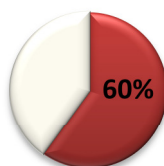
### TIMELINE

- October 1, 2013: Sign up begins.
- January 1, 2014: Coverage begins.
- March 31, 2014: Sign up ends for Marketplace plans.

### MEDICAL BILLS

**Medical bills cause 60 percent of bankruptcies in the U.S.**

New Insurance options mean families will not have to declare bankruptcy to get health care.



■ U.S. bankruptcies caused by medical bills

### Help is on the way

95 percent of uninsured Arkansans will qualify for financial help to pay for new coverage.



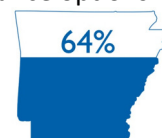
■ Percentage of uninsured Arkansans who will get financial help

**In Person Assisters will connect you to coverage**

You can shop for a plan that meets your budget and your health care needs.

### HEALTH INSURANCE

Health Insurance means better access to preventive care for kids. 64 percent of Arkansas kids will have the same, or better, preventive care services thanks to new insurance options.



### Do I qualify?

Family Size	1	2	3	4
Yearly Income	\$15,856	\$21,404	\$26,951	\$32,499

- If your family earns less than the amount shown above, you may qualify for Arkansas's "Private Option" coverage. You can choose your plan. Medicaid will pay your monthly premium for a health insurance plan.
- If you earn more than what's shown above, you can purchase a health insurance plan in the state's new insurance "Marketplace." Depending on your income, you may qualify for a subsidy.

### ENROLL AND LEARN MORE

- Enroll at [www.arhealthconnector.org](http://www.arhealthconnector.org) or call 1-855-283-3483.
- [access.arkansas.gov](http://access.arkansas.gov)

### HELP

Contact your Local Health Unit for an appointment with someone who can assist you:

